



District Director's Corner

What a great year it has been for the U.S. Small Business Administration, St. Louis District Office. Last December, we opened field offices in Cape Girardeau, Columbia and Hannibal to better assist entrepreneurs in northeast, central and southeast Missouri. We believe that having SBA employees in the field will better reach small businesses, generate economic growth in eastern Missouri and create new jobs.

We also have something special to generate excitement for Small Business Week 2006! The St. Louis District Office has a new inductee for our Hall of Fame. Maxine Clark, founder and chief executive bear, Build-A-Bear Workshop, is the 2006 St. Louis SBA Hall of Fame inductee.

The SBA is proud to have played a small part in helping a company that has achieved such amazing growth and employs so many Americans. We honor Maxine for her accomplishments and wish Build-A-Bear Workshop continued success. (See related article on Maxine Clark and Build-A-Bear Workshop.)



We also congratulate our Small Business Week winners, each of whom has distinguished themselves in their individual callings:

- St. Louis District Small Business Team: Suzanne Magee Joyce and Andrea Johnson, TechGuard Security,
- St. Louis District Financial Services Champion: Robert Calcaterra, Nidus Center for Scientific Enterprise,

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Build-A-Bear Workshop Inc. SBA St. Louis District Hall of Fame 2006 Inductee

Maxine Clark was the founder and has served as chief executive bear of Build-A-Bear Workshop Inc. since the company's inception in 1997 and has served as chairman of the board of directors since conversion to a corporation in April 2000.

Maxine Clark is one of the true innovators in the retail industry. During her 30-year career, her rare ability to spot emerging retail and merchandising trends and insight into the desires of the American consumer generated growth for retail leaders, including department store, discount and specialty stores. There are over 200 stores worldwide, including Canada, Australia, Denmark, France, Japan, Korea, Sweden, Netherlands, Taiwan and the United Kingdom. Maxine Clark's newest addition to entertainment retail is friends 2B made®, which launched in 2004. It's based on the simple premise that kids, especially girls, love dolls.

Build-A-Bear Workshop, friends 2B made and Maxine Clark are proud to be recognized in their industry. In 2006 Maxine Clark was inducted into the Junior Achievement National Business Hall of Fame. In 2005, the National Association of Small Business Investment Companies (NASBIC) made Build-A-Bear Workshop their Portfolio Company of the Year. Build-A-Bear Workshop was a 2005 iParenting Media HOT Award Winner, named one of the International Council of Shopping Centers "Hottest Retailers of 2004," and the Retail Innovator of the Year for 2001 by The National Retail Federation. friends 2B made® received First

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- Region VII (Missouri, Kansas, Nebraska, and Iowa) Home-Based Business Champion: Angela Lieb, Xpress Office Center,
- Region VII Minority Small Business Champion: Brian Montgomery, Ameren,
- St. Louis District Small Business Exporter: John Zisser, Jr., Zisser Tire Company,
- St. Louis District SBA Young Entrepreneur: Margaret Laughlin Honerkamp, Laughlin Promotions,
- Region VII Small Business Journalist: Shera Dalin, CarisMedia,
- Region VII Women in Business Champion: Maryanne Preston, Hiring Solutions, and
- St. Louis District Jeffrey Butland Family-Owned Business: John Tipton, Da-Com Corporation.

Our sincere gratitude goes to our Small Business Week Committee and heartfelt congratulations to all SBA award winners!

Dennis Melton

Gateway e-Gazette

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200. North Broadway, Suite 1500
St. Louis, MO 63102
(314) 539-6600

Rose Epplin Garland, CMP
Editor
rose.garland@sba.gov

Robert Newman
Contributing Editor
robert.newman@sba.gov

Angie Wells
Contributing Editor
angela.wells@sba.gov

We welcome your questions or comments.
Please contact any of us at the e-mail
addresses listed above.

SBA Provides Surety Bond Assistance

If your small construction, service or supply company bids on projects requiring surety bonds, the U.S. Small Business Administration has a program to help. Through our surety bond guarantee program, we assist small businesses in obtaining required bonds on federal, state, local and commercial construction projects and on service and supply contracts and subcontracts.

The SBA St. Louis District Office makes it a priority in FY 2006 to provide surety bond assistance and information to small contractors who are interested in contracting opportunities which they may not normally bid. The SBA can guarantee bonds for contracts up to \$2 million, covering bid, performance and payment bonds for small and emerging contractors who cannot obtain surety bonds through regular commercial channels. SBA's guarantee gives sureties an incentive to provide bonding for eligible contractors, and thereby strengthens a contractor's ability to obtain bonding and greater access to contracting opportunities. A surety guarantee, an agreement between a surety and the SBA, provides that SBA will assume a predetermined percentage of loss in the event the contractor should breach the terms of the contract.

Definition of a Surety Bond

A surety bond is a three-party instrument between a surety, the contractor and the project owner. The agreement binds the contractor to comply with the terms and conditions of a contract. If the contractor is unable to successfully perform the contract, the surety assumes the contractor's responsibilities and ensures that the project is completed.

Eligibility

A contractor applying for an SBA bond guarantee must qualify as a small business, in addition to meeting the surety's bonding qualifications. Businesses in the construction and service industries can meet SBA's size eligibility standards if their "average" annual receipts, including those of their affiliates, for the last three fiscal years do not exceed \$6 million. Our local office can answer questions dealing with size standard eligibility.

Background, credit and financial information are needed for the application. SBA assistance in locating a participating surety company or agent and completing application forms is available from our Denver Area office:

U.S. Small Business Administration
721 19th Street, Suite 426
Denver CO 80101
(303) 844 2607, ext 261
(313) 844-6490 (Fax)

For more information on the SBA's Surety Bond Guarantee Program, please visit www.sba.gov/financing/bonds or call the SBA St. Louis District Office, (314) 539 6600.

Watch our website for dates on upcoming training to be provided by the St. Louis District Office.



2006 Small Business Team



Suzanne Joyce, Andrea Johnson and James Joyce founded TechGuard Security, LLC (TechGuard®) in early 2000 as a response to Presidential Decision Directive 63 to security US Critical Infrastructure. The mission was to create proactive countermeasures to malicious network attacks through deployment of a neutral net firewall using TechGuard's now patented artificial intelligence technology in conjunction with industry leading services. As opposed to security remaining a game of catch-up, this approach would stay one step ahead of the hackers and the growing number of network threats. During the research, a fledgling TechGuard incorporated elements of this technology into a firewall platform to which the AI modules would later be added. TechGuard deployed this platform to guard their own company network and soon realized the potential of their firewall. To date, this original platform has protected TechGuard without malfunction or incident. TechGuard has integrated this technology into the Great Walls of Fire® product suite.

TechGuard has served the federal government since inception, providing expert leadership in various programs sponsored by the FBI, NSC, and Department of Homeland Security. TechGuard participated in the Critical Technologies Homeland Security Committee for the state of Missouri and has served as president on the FBI's InfraGuard St. Louis Chapter board. InfraGuard is the FBI-sponsored public/private partnership to secure the critical infrastructure of the United States.

But the TechGuard entrepreneurial journey has not been an easy one. In large part, it is the U.S. Small Business Administration programs that sustained and encouraged them to reach profitability, perform successful defense contracting and research and develop cutting edge Great Walls of Fire® security products. SBA support and programs have resulted in the founders retaining ownership of the company, the creation of many high-level technology jobs, and TechGuard surviving to execute on its national security mission and give back to the community and the nation.

TechGuard has benefited from several SBA program:

- Counseling from the Small Business Development Center (<http://www.sba.gov/sbdc/index.html>),
- Financial assistance through the Disaster Loan Program (http://www.sba.gov/disaster_recov/index.html),
- Financial assistance through the Express Loan Program (<http://www.sba.gov/financing/index.html>), and
- Contracts through the 8(a) Business Development Program (<http://www.sba.gov/businessop/index.html>).

TechGuard is committed to job and wealth creation in the region, the garnering of additional intellectual property capital, and the development of small business opportunities in the St. Louis area and beyond, and its National Security Mission—TechGuard is a company that lives a motto that they learned from their mentor-- the US Small Business Administration—"it is in giving that you receive!"

Business.gov: The One-Stop Information Site

Business.Gov is the official business link to the U.S. Government. The former web site BusinessLaw.gov has been incorporated into Business.gov. This user-friendly site guides those seeking business information through a maze of government rules and regulations and provides access to services and resources to start, grow, and succeed in business.

Information can be accessed by region or industry. A click on *region* offers resources for business compliance and other information for state and regional governments. The *Industry* button lists categories from Aerospace and Automotive through Trucking. Topic headings include: Business Laws, Employees, Finances, Government Contracting, International Trade, Research and Resources.

Each heading contains subcategories too numerous to detail. The best way to experience this site is to click-on www.business.gov and navigate through a virtual encyclopedia of valuable information.

Community Express Loan Workshops

Do you need a \$5,000 to \$50,000 loan to address financial issues in your small business? Do not miss the Community Express Loan Workshops where you can learn how to apply for a SBA guaranteed loan through a nationally approved SBA lender.

This workshop is free!

The Community Express Loan Program is the fastest and simplest way for a small business to obtain working capital and the benefits include:

- Loan amounts of \$5,000 to \$50,000
- Seven year term
- No collateral required
- Easy application process
- All industries considered, and
- Fast turn-around time

Following are the workshop dates, times, and locations. All of these events will be hosted by the Small Business Development Center of Missouri.

May 23 11:30 am – 1:30 p.m.

Pike County Court House
115 W. Main Street
Bowling Green, MO 63334

May 23 6-8 p.m.

Moberly Area Community College
Activity Center – Conference Room
101 College Avenue
Moberly, MO 65270

For more information on the above workshops, contact Wendy Harrington at 660-327-4158 or Bob Newman at 573-406-0134.

May 24 6-8 p.m.

Meramec Regional Planning Commission
4 Industrial Drive
St. James, MO 65559

For more information, contact Candace Connell at 573-265-2993 or Jay Edwards at 573-808-1060.

May 25 5:30-7:30 p.m.

Ozark Foothills Regional Planning Comm.
3019 Fair
Poplar Bluff, MO 63901

For more information, contact Leah Durtschy at 573-785-6402 or Brenda Klages at 573-837-2313.

Hall of Fame

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Prize: Exterior - In-line Store Category in the *Chain Store Age*, 2004 Retail Store of the Year design competition. Maxine was recently named a Customer-Centered Leader in the 2005 Customer First Awards by *Fast Company*. She was one of the Wonder Women of Toys by *Playthings* magazine and Women in Toys and was also one of the National Finalists in Retail for the Ernst & Young Entrepreneur of the Year 2004. In May 2006 her first book "*The Bear Necessities of Business. Building a Company with Heart*" will be published by Wiley.

SBA Small Business Investment Company funds provided a portion of the early critical financing for Ms. Clark and Build-A-Bear Workshop. You can read more about the Small Business Investment Company program at www.sba.gov/INV.

Most Active Lender Rankings For Fiscal Year 2006

Multi-State	# of Loans	Amount
US Bank NA	142	\$9,332,800
Bank of America NA	45	1,053,300
Commerce Bank NA	42	4,383,400
National City	38	3,974,100
Innovative Bank	32	335,000
Capital One Federal Savings	25	1,285,000
Regions Bank	9	1,720,000
Wells Fargo	6	220,000

Community Banks	# of Loans	Amount
Central Bank	18	\$1,665,500
Exchange Bank	10	620,800
Heartland Bank	9	1,177,600
The Bank of Missouri	9	1,665,400
Bank of Sullivan	6	467,500

Certified Development Companies	# of Loans	Amount
Economic Development Center of St. Charles County	21	\$15,994,000
Business Finance Corporation of St. Louis County	13	6,926,000
RMI	10	5,151,000
Small Business Growth Corp.	7	5,347,000

If you would like to subscribe to receive this quarterly e-newsletter and other periodic information, please go to <http://web.sba.gov/list/> and click on the box in front of Eastern Missouri Newsletter, submit your name and e-mail address, and click Submit.